

Fill in this information to identify your case:

Debtor 1	First Name	Adam	Middle Name	Luke	Last Name	Brent
Debtor 2	(Spouse, if filing) First Name		Middle Name		Last Name	
United States Bankruptcy Court for the:	NJ	District of	Camden			
Case number	19-13655-JNP (if known)					

U.S. BANKRUPTCY COURT  
FILED  
CAMDEN, NJ

2019 MAR 26 A 9:48

JEANIE A. [Signature]  
BY: DEPUTY

Check if this is an  
amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

Your assets  
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)  
1a. Copy line 55, Total real estate, from Schedule A/B.....  
\$ 172,000.
- 1b. Copy line 62, Total personal property, from Schedule A/B.....  
\$ 37,700.
- 1c. Copy line 63, Total of all property on Schedule A/B .....

\$ 239,700.

#### Part 2: Summarize Your Liabilities

Your liabilities  
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....  
\$ 253,000.
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....  
\$ 59,120.00
- 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....  
+ \$ 83,000

Your total liabilities  
\$ 395,200

#### Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)  
Copy your combined monthly income from line 12 of Schedule I.....  
\$ 6000.00
5. Schedule J: Your Expenses (Official Form 106J)  
Copy your monthly expenses from line 22c of Schedule J.....  
\$ 6070.00

Debtor 1

Adam WKR Brent

First Name

Middle Name

Last Name

Case number (if known) 19-13655**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  
 Yes

**7. What kind of debt do you have?**

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.  
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.**

\$ 6000 *00*

**9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations (Copy line 6a.)

~~\$ 2600 per month~~

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$ —

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$ —

9d. Student loans. (Copy line 6f.)

~~\$ 83400 00~~

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

~~\$ 2600 per month~~

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$ —

9g. Total. Add lines 9a through 9f.

\$ 85600 00

Fill in this information to identify your case and this filing:

Debtor 1	<u>Adam</u>	<u>Luk</u>	<u>BMT</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NJ</u>	District of	<u>Camden</u>
Case number	<u>19-13655-JNP</u>		

Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1. 798 Forsythia  
Street address, if available, or other description

Vineland NJ 08360  
City State ZIP Code

Glover St R  
County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ 197,000 \$ 197,000

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Owner with a mortgage

Check if this is community property (see instructions)

If you own or have more than one, list here:

1.2. 1000  
Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: \_\_\_\_\_

Debtor 1

Adam Luke Bryant

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Case number (if known)

19-13655-JNP

1.3.

Street address, if available, or other description

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

County \_\_\_\_\_

**What is the property? Check all that apply.**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.****Who has an interest in the property? Check one.**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

 Check if this is community property (see instructions)**Other information you wish to add about this item, such as local property identification number:** \_\_\_\_\_

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$ 197,000

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1. Make: AudiModel: A8LYear: 2003Approximate mileage: 104,000Other information: **Who has an interest in the property? Check one.**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property? Current value of the portion you own?**

\$ 23,000 \$ 23,000

If you own or have more than one, describe here:

3.2. Make: Mercedes-BenzModel: ML350Year: 2005Approximate mileage: 104,000Other information: **Who has an interest in the property? Check one.**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.**Current value of the entire property? Current value of the portion you own?**

\$ \_\_\_\_\_ \$ \_\_\_\_\_

Debtor 1

Adam Luke BAPT

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Case number (if known) \_\_\_\_\_

3.3. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

3.4. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Approximate mileage: \_\_\_\_\_

Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

4.1. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

If you own or have more than one, list here:

4.2. Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

Other information: \_\_\_\_\_

Who has an interest in the property? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$ \_\_\_\_\_ \$ \_\_\_\_\_

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here →

\$ 23,000

Debtor 1

Adam Mike Brent

Document

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Case number (if known)

19-13655-JNP

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

 No Yes. Describe.....Washer and Dryer\$ 150.00**7. Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

 No Yes. Describe.....2 televisions, 1 laptop computer, microwave, phone\$ 400.00**8. Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

 No Yes. Describe.....

\$ \_\_\_\_\_

**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

 No Yes. Describe.....

\$ \_\_\_\_\_

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

 No Yes. Describe.....

\$ \_\_\_\_\_

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....Every day clothes \$ 100.00**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

\$ \_\_\_\_\_

**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

\$ \_\_\_\_\_

**14. Any other personal and household items you did not already list, including any health aids you did not list** No Yes. Give specific information.....

\$ \_\_\_\_\_

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** →\$ 650.00

Debtor 1 Adam Whe lprent  
 First Name Middle Name Last Name

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Case number (if known) 19-13655-JNP**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes .....

Cash: 1300 \$ 1300.00

**17. Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No  
 Yes .....

Institution name:

Bank of America \$ 150.00

17.1. Checking account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.2. Checking account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.3. Savings account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.4. Savings account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.5. Certificates of deposit:

\_\_\_\_\_ \$ \_\_\_\_\_

17.6. Other financial account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.7. Other financial account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.8. Other financial account:

\_\_\_\_\_ \$ \_\_\_\_\_

17.9. Other financial account:

\_\_\_\_\_ \$ \_\_\_\_\_

**18. Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No  
 Yes .....

Institution or issuer name:

WCA

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

No  
 Yes. Give specific information about them.....

Name of entity:

WCA

% of ownership:

0% % \$ \_\_\_\_\_  
 0% % \$ \_\_\_\_\_  
 0% % \$ \_\_\_\_\_

Debtor 1 Adam Luke Brent  
 First Name Middle Name Last Name

Case number (if known) 19-13655-JNP**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.  
*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them.....

Issuer name:

N/A

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

**21. Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: N/A \$ \_\_\_\_\_  
 Pension plan: N/A \$ \_\_\_\_\_  
 IRA: N/A \$ \_\_\_\_\_  
 Retirement account: N/A \$ \_\_\_\_\_  
 Keogh: N/A \$ \_\_\_\_\_  
 Additional account: N/A \$ \_\_\_\_\_  
 Additional account: N/A \$ \_\_\_\_\_

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes .....

Institution name or individual:

Electric: N/A \$ \_\_\_\_\_  
 Gas: N/A \$ \_\_\_\_\_  
 Heating oil: N/A \$ \_\_\_\_\_  
 Security deposit on rental unit: N/A \$ \_\_\_\_\_  
 Prepaid rent: N/A \$ \_\_\_\_\_  
 Telephone: N/A \$ \_\_\_\_\_  
 Water: N/A \$ \_\_\_\_\_  
 Rented furniture: N/A \$ \_\_\_\_\_  
 Other: N/A \$ \_\_\_\_\_

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)** No Yes .....

Issuer name and description:

N/A

\_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ \$ \_\_\_\_\_

Debtor 1 Adam Luk Brent  
 First Name Middle Name Last Name

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Case number (if known) 19-13655-JNP

## 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes .....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

<u>NA</u>	\$ _____
	\$ _____
	\$ _____
	\$ _____

## 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

 No Yes. Give specific information about them....

<u>NA</u>	\$ _____
-----------	----------

## 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them....

<u>NA</u>	\$ _____
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## 27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them....

<u>NA</u>	\$ _____
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## Money or property owed to you?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

## 28. Tax refunds owed to you

 No Yes. Give specific information about them, including whether you already filed the returns and the tax years....

<u>NA</u>
-----------

Federal: \$ \_\_\_\_\_  
 State: \$ \_\_\_\_\_  
 Local: \$ \_\_\_\_\_

## 29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information....

<u>NA</u>
-----------

Alimony: \$ \_\_\_\_\_  
 Maintenance: \$ \_\_\_\_\_  
 Support: \$ \_\_\_\_\_  
 Divorce settlement: \$ \_\_\_\_\_  
 Property settlement: \$ \_\_\_\_\_

## 30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information....

<u>NA</u>	\$ _____
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Debtor 1

Adam Luke Bright  
 First Name Middle Name Last Name

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Case number (if known)

## 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value. ....

Company name:

*N/A*

Beneficiary:

*N/A*

Surrender or refund value:  
 \$  
 \$  
 \$

## 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information. ....

*N/A*

\$

## 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim. ....

*N/A*

\$

## 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

 No Yes. Describe each claim. ....

*N/A*

\$

## 35. Any financial assets you did not already list

 No Yes. Give specific information. ....

*N/A*

\$

## 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here

→

*1,450.00*

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

## 37. Do you own or have any legal or equitable interest in any business-related property?

 No. Go to Part 6. Yes. Go to line 38.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

## 38. Accounts receivable or commissions you already earned

 No Yes. Describe. ....

*N/A*

\$

## 39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

 No Yes. Describe. ....

*N/A*

\$

Debtor 1

Alan L. K.

First Name

Middle Name

Last Name

Case number (if known)

19-13655-JNP

## 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

 No Yes. Describe.....

*NA*

\$

## 41. Inventory

 No Yes. Describe.....

*NA*

\$

## 42. Interests in partnerships or joint ventures

 No Yes. Describe..... Name of entity:

*NA*

% of ownership:	<hr/>
<hr/>	\$ <hr/>
<hr/>	\$ <hr/>
<hr/>	\$ <hr/>

%

\$

%

\$

%

\$

## 43. Customer lists, mailing lists, or other compilations

 No Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? No Yes. Describe.....

*NA*

\$

## 44. Any business-related property you did not already list

 No Yes. Give specific information .....

*NA*

\$ <hr/>

\$

\$

\$

\$

\$

\$

## 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here



*0*

\$

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
If you own or have an interest in farmland, list it in Part 1.

## 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.  
 Yes. Go to line 47.

Current value of the portion you own?

Do not deduct secured claims or exemptions.

## 47. Farm animals

Examples: Livestock, poultry, farm-raised fish

 No Yes.....

*NA*

\$

Debtor 1

Adam Luke

BAPT

Case number (if known)

## 48. Crops—either growing or harvested

No

Yes. Give specific information.....

\$

## 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No

Yes.....

\$

## 50. Farm and fishing supplies, chemicals, and feed

No

Yes.....

\$

## 51. Any farm- and commercial fishing-related property you did not already list

No

Yes. Give specific information.....

\$

## 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here .....



\$

N/A

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

## 53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

\$

\$

\$

N/A

## 54. Add the dollar value of all of your entries from Part 7. Write that number here .....



\$

N/A

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2 .....

→ \$ 147,000.

56. Part 2: Total vehicles, line 5

\$ 23,000.

57. Part 3: Total personal and household items, line 15

\$ 650.

58. Part 4: Total financial assets, line 36

\$ 14,050.

59. Part 5: Total business-related property, line 45

\$

60. Part 6: Total farm- and fishing-related property, line 52

\$

61. Part 7: Total other property not listed, line 54

+\$ 37,700

37,700

62. Total personal property. Add lines 56 through 61. ....

\$ 37,700

Copy personal property total → + \$ 37,700

63. Total of all property on Schedule A/B. Add line 55 + line 62. ....

\$ 234,700

Fill in this information to identify your case:		
Debtor 1	First Name	Middle Name
	Adam	LukP
Debtor 2	First Name	Middle Name
(Spouse, if filing)		
United States Bankruptcy Court for the:	NJ	District of Camden
Case number (If known)	19-B655-JNP	

Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: <u>Line from Schedule A/B:</u>	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: <u>Line from Schedule A/B:</u>	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____
Brief description: <u>Line from Schedule A/B:</u>	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	_____

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description:	\$ <u>100,000</u>	<input type="checkbox"/> \$ <u>100,000</u>	
Line from Schedule A/B:		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

Fill in this information to identify your case:

Debtor 1	First Name <u>ALAN</u>	Middle Name <u>LURE</u>	Last Name <u>BONF</u>
Debtor 2	(Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NJ</u>	District of <u>Camden</u>	
Case number (if known)	<u>19-13655-JNP</u>		

Check if this is an amended filing

## Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

#### 1. Do any creditors have claims secured by your property?

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below.

#### Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1 Creditor's Name Sitech Financial LLC  
 Number Street 1100 Virginia Drive  
 City Fort Washington State NJ ZIP Code 19034

Describe the property that secures the claim:

718 Forsythia Drive, Vineland, NJ 08360

Column A	Column B	Column C
Amount of claim	Value of collateral that supports this claim	Unsecured portion of any
<u>\$226,000</u>	<u>\$ 192,000</u>	<u>\$ -</u>

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) 2187

Last 4 digits of account number 2187

Describe the property that secures the claim:

\$23,000 \$ 23000 \$ -

2.2 Creditor's Name Santander  
 Number Street 75 State Street  
 City BOSTON State MA ZIP Code 02109

Audi 2013 A8L

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) 7821

Last 4 digits of account number 7821

\$253000

Add the dollar value of your entries in Column A on this page. Write that number here: 3

Debtor 1

Alan LUKE BART

Case number (if known) 19-13655-JNP

**Additional Page**

**Part 1:** After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

Describe the property that secures the claim:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 Check if this claim relates to a  
community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured  
car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

Describe the property that secures the claim:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 Check if this claim relates to a  
community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured  
car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

Creditor's Name

Number Street

City State ZIP Code

Describe the property that secures the claim:

\$ \_\_\_\_\_ \$ \_\_\_\_\_ \$ \_\_\_\_\_

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who owes the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
  
 Check if this claim relates to a  
community debt

Nature of lien. Check all that apply.

An agreement you made (such as mortgage or secured  
car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) \_\_\_\_\_

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here: \$ \_\_\_\_\_

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here: \$ \_\_\_\_\_

Debtor 1 Adam WR BMT

Case number (if known) 19-13655-JNP

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name N/A

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Number Street \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Name \_\_\_\_\_

On which line in Part 1 did you enter the creditor? \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	First Name	Middle Name	Last Name
Debtor 2	(Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of	
Case number (if known)		19-13655-JNP	

Check if this is an amended filing

## Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

2.1	Sallie Mae		Total claim	Priority amount	Nonpriority amount
	Priority Creditor's Name 432,000 Continental Bancorp		Last 4 digits of account number 4614	\$ 83,000	\$ _____
	Number Street		When was the debt incurred? 09/19/2001		
	Newark DE 19713				
	City State ZIP Code				
	As of the date you file, the claim is: Check all that apply.				
	<input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
	Type of PRIORITY unsecured claim:				
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
2.2	IRS		Last 4 digits of account number 4614	\$ 58,000	\$ _____
	Priority Creditor's Name 51 Hayden field Rd		When was the debt incurred? 09/17/2001		
	Number Street				
	Cherry Hill NJ 08002				
	City State ZIP Code				
	As of the date you file, the claim is: Check all that apply.				
	<input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed				
	Type of PRIORITY unsecured claim:				
	<input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				

Debtor 1

Adam Lurp Brent

First Name Middle Name

Last Name

Case number (if known)

19-13655-JNP

**Part 1: Your PRIORITY Unsecured Claims — Continuation Page**

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

23	NJ State Division of Taxation (Dept of Treasury)			Total claim	Priority amount	Nonpriority amount
	Priority Creditor's Name			Last 4 digits of account number		
	P.O. Box 002.			4614	\$ 7200	\$
	Number	Street				
	City			State	ZIP Code	When was the debt incurred?
	Trenton NJ 08625			002		2008 -

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim is for a community debt

## Type of PRIORITY unsecured claim:

Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Is the claim subject to offset?

No  
 Yes

24	Nancy Kennedy Brent			Last 4 digits of account number	\$ 2600	\$
	Priority Creditor's Name			4614		
	111 St George Street					
	Number	Street				
	Newfield NJ 08344			State	ZIP Code	When was the debt incurred?
						per month.

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

## Type of PRIORITY unsecured claim:

Domestic support obligations  
 Taxes and certain other debts you owe the government  
 Claims for death or personal injury while you were intoxicated  
 Other. Specify \_\_\_\_\_

Is the claim subject to offset?

No  
 Yes

Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
Number Street				
City	State	ZIP Code		
Who incurred the debt? Check one.				
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt				
Type of PRIORITY unsecured claim:				
<input type="checkbox"/> Domestic support obligations <input type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
Is the claim subject to offset?				
<input type="checkbox"/> No <input type="checkbox"/> Yes				

Debtor 1

*Allen Wile*  
First Name

Middle Name

*Brent*  
Last Name

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Case number (if known)

19-13655-JNP

**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.**

4.1	Nonpriority Creditor's Name <i>WFA</i>	Last 4 digits of account number _____	Total claim _____
	Number Street	When was the debt incurred? _____	
	City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.	
	<p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p>		
	Type of NONPRIORITY unsecured claim:		
	<p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify _____</p>		
4.2	Nonpriority Creditor's Name	Last 4 digits of account number _____	\$ _____
	Number Street	When was the debt incurred? _____	
	City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.	
	<p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p>		
	Type of NONPRIORITY unsecured claim:		
	<p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify _____</p>		
4.3	Nonpriority Creditor's Name	Last 4 digits of account number _____	\$ _____
	Number Street	When was the debt incurred? _____	
	City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.	
	<p><input type="checkbox"/> Contingent  <input type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed</p>		
	Type of NONPRIORITY unsecured claim:		
	<p><input type="checkbox"/> Student loans  <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims  <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input type="checkbox"/> Other. Specify _____</p>		

Debtor 1

Adam Luke

First Name

Middle Name

Document BAPT

Last Name

Case number (if known)

19-13655-JNP

**Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page**

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

	Total claim
Nonpriority Creditor's Name	Last 4 digits of account number _____ \$ _____
Number Street	When was the debt incurred? _____
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:	
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	
Who incurred the debt? Check one.	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
<input type="checkbox"/> Check if this claim is for a community debt	
Is the claim subject to offset?	
<input type="checkbox"/> No <input type="checkbox"/> Yes	
Nonpriority Creditor's Name	Last 4 digits of account number _____ \$ _____
Number Street	When was the debt incurred? _____
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:	
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	
Who incurred the debt? Check one.	
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	
<input type="checkbox"/> Check if this claim is for a community debt	
Is the claim subject to offset?	
<input type="checkbox"/> No <input type="checkbox"/> Yes	
Nonpriority Creditor's Name	Last 4 digits of account number _____ \$ _____
Number Street	When was the debt incurred? _____
City _____ State _____ ZIP Code _____	As of the date you file, the claim is: Check all that apply.
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	
Type of NONPRIORITY unsecured claim:	
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	

Debtor 1

John W. *John W.*

First Name

Middle Name

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Case number (if known)

19-13655-JNP

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

6. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name

*N/A*

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

City

State

ZIP Code

Name

Number Street

City

State

ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_ of (Check one):  Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_-\_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 1



Document Page 23 of 59

Case number (if known)

19-13655-JNP

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.  
Add the amounts for each type of unsecured claim.

Total claims from Part 1

6a. Domestic support obligations  
6b. Taxes and certain other debts you owe the government  
6c. Claims for death or personal injury while you were intoxicated  
6d. Other. Add all other priority unsecured claims.  
Write that amount here.

**Total claim**

6a. \$     
6b. \$ 59,200  
6c. \$ N/A  
6d. + \$   

6e. Total. Add lines 6a through 6d.

6e. \$ 59,200

Total claims from Part 2

6f. Student loans  
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
6h. Debts to pension or profit-sharing plans, and other similar debts  
6i. Other. Add all other nonpriority unsecured claims.  
Write that amount here.

**Total claim**

6f. \$ 83000  
6g. \$     
6h. \$     
6i. + \$   

6j. Total. Add lines 6f through 6i.

6j. \$ 83000

Fill in this information to identify your case:		
Debtor	First Name	Middle Name
	Adam	W
Debtor 2	Last Name	
(Spouse if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	District of	
	NJ	Camden.
Case number (if known)	19-13655-JNP	

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1	Name
	Number Street
	City State ZIP Code
2.2	Name
	Number Street
	City State ZIP Code
2.3	Name
	Number Street
	City State ZIP Code
2.4	Name
	Number Street
	City State ZIP Code
2.5	Name
	Number Street
	City State ZIP Code

Debtor 1

Adam Luke Bran

Case number (if known)

19-13655-JNP

**Additional Page if You Have More Contracts or Leases**

Person or company with whom you have the contract or lease

What the contract or lease is for

2.1

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.2

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.3

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.4

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.5

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.6

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.7

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

2.8

Name \_\_\_\_\_  
Number Street \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Fill in this information to identify your case:			
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		District of	
Case number (if known)	19-13655-JPP		

Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

No  
 Yes. In which community state or territory did you live? \_\_\_\_\_.

Name of your spouse, former spouse, or legal equivalent \_\_\_\_\_

Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

3.1

Name \_\_\_\_\_  
Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3.2

Name \_\_\_\_\_  
Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

3.3

Name \_\_\_\_\_  
Number Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line \_\_\_\_\_  
 Schedule G, line \_\_\_\_\_

Debtor 1

Adam Luke Bryant

First Name

Middle Name

Last Name

Case number (if known)

19-13655-JNP**Additional Page to List More Codebtors****Column 1: Your codebtor**

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

3. \_\_

Name

Number Street

City

State

ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

 Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_ Schedule D, line \_\_\_\_\_ Schedule E/F, line \_\_\_\_\_ Schedule G, line \_\_\_\_\_

Fill in this information to identify your case:		
Debtor 1	First Name	Middle Name
Debtor 1	First Name	Middle Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	District of	
Case number (if known)	19-13655-JNP	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

## Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Describe Employment

#### 1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

Employed  
 Not employed

Debtor 2 or non-filing spouse

Employed  
 Not employed

Lyft Driver

Occupation

Lyft

Employer's name

185 Berry Street

Employer's address

Number Street

+

5000

Number Street

San Francisco, NJ 07097

City State ZIP Code

City State ZIP Code

How long employed there?

1 week

### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

For Debtor 1

2. \$ 600.00

For Debtor 2 or non-filing spouse

\$ \_\_\_\_\_

3. Estimate and list monthly overtime pay.

3. + \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

4. Calculate gross income. Add line 2 + line 3.

4. \$ 600.00

\$ \_\_\_\_\_

Debtor 1 Adam Luke Brant

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

Copy line 4 here.....

→ 4. \$ 6000

For Debtor 2 or  
non-filing spouse

\$ \_\_\_\_\_

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions  
5b. Mandatory contributions for retirement plans  
5c. Voluntary contributions for retirement plans  
5d. Required repayments of retirement fund loans  
5e. Insurance  
5f. Domestic support obligations  
5g. Union dues  
5h. Other deductions. Specify: \_\_\_\_\_

5a. \$ 1  
5b. \$ 1  
5c. \$ 1  
5d. \$ 1  
5e. \$ 1  
5f. \$ 1  
5g. \$ 1  
5h. +\$ 1

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
\$ \_\_\_\_\_

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$ 6000

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$ 6000

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

8a. \$ 1

\$ \_\_\_\_\_

8b. Interest and dividends

8b. \$ 1

\$ \_\_\_\_\_

8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive

Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.

8c. \$ 1

\$ \_\_\_\_\_

8d. Unemployment compensation

8d. \$ 1

\$ \_\_\_\_\_

8e. Social Security

8e. \$ 1

\$ \_\_\_\_\_

8f. Other government assistance that you regularly receive

Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.

Specify: \_\_\_\_\_

8f. \$ 1

\$ \_\_\_\_\_

8g. Pension or retirement income

8g. \$ 1

\$ \_\_\_\_\_

8h. Other monthly income. Specify: \_\_\_\_\_

8h. +\$ 1

+\$ \_\_\_\_\_

9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.

9. \$ 1

\$ \_\_\_\_\_

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 6000

\$ \_\_\_\_\_

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_

11. +

6000

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies

12.

6000

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

JUST started Lyft, trying to earn more.

Fill in this information to identify your case:			
Debtor 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the	District of		
Case number (If known)	19-13655-JNP		

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?

No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

.....

Dependent's age

.....

Does dependent live with you?

No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes  
 No  
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues

Your expenses

4. \$ 2150.00

4a. \$ \_\_\_\_\_  
4b. \$ \_\_\_\_\_  
4c. \$ \_\_\_\_\_  
4d. \$ \_\_\_\_\_

Debtor 1

Adam Luke Brent

First Name Middle Name Last Name

Case number (if known)

19-13655-JNP

**Your expenses**

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ \_\_\_\_\_

6. Utilities:

6a. Electricity, heat, natural gas

6a. \$ 300.00

6b. Water, sewer, garbage collection

6b. \$ 30.00

6c. Telephone, cell phone, Internet, satellite, and cable services

6c. \$ 110.00

6d. Other. Specify: \_\_\_\_\_

6d. \$ 40.00

7. Food and housekeeping supplies

7. \$ \_\_\_\_\_

8. Childcare and children's education costs

8. \$ \_\_\_\_\_

9. Clothing, laundry, and dry cleaning

9. \$ \_\_\_\_\_

10. Personal care products and services

10. \$ \_\_\_\_\_

11. Medical and dental expenses

11. \$ \_\_\_\_\_

12. Transportation. Include gas, maintenance, bus or train fare.

12. \$ 320.00

Do not include car payments.

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ \_\_\_\_\_

14. Charitable contributions and religious donations *7.75*

14. \$ 160.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. \$ \_\_\_\_\_

15a. Life insurance

15b. \$ \_\_\_\_\_

15b. Health insurance

15c. \$ 300.00

15c. Vehicle insurance

15d. \$ \_\_\_\_\_

15d. Other insurance. Specify: \_\_\_\_\_

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

16. \$ \_\_\_\_\_

Specify: \_\_\_\_\_

17. Installment or lease payments:

17a. \$ 770.00

17a. Car payments for Vehicle 1

17b. \$ \_\_\_\_\_

17b. Car payments for Vehicle 2

17c. \$ \_\_\_\_\_

17c. Other. Specify: \_\_\_\_\_

17d. \$ \_\_\_\_\_

17d. Other. Specify: \_\_\_\_\_

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).

18. \$ 200.00

19. Other payments you make to support others who do not live with you.

19. \$ 600.50

Specify: *Moral Debt*

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. \$ \_\_\_\_\_

20a. Mortgages on other property

20b. \$ \_\_\_\_\_

20b. Real estate taxes

20c. \$ \_\_\_\_\_

20c. Property, homeowner's, or renter's insurance

20d. \$ \_\_\_\_\_

20d. Maintenance, repair, and upkeep expenses

20e. \$ \_\_\_\_\_

20e. Homeowner's association or condominium dues

Debtor 1 Adam WLF Brat  
First Name Middle Name Last Name

Case number (if known) 19-13655-JNP

21. Other. Specify: Net cable/internet

21. +\$ 300.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a. \$ 6070.00  
22b. \$ 6070.00  
22c. \$ 6070.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23a. \$ 6800.00  
23b. -\$ 6070.00  
23c. \$ -70.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.  
 Yes.

Explain here: Reduced cable/internet

Fill in this information to identify your case:		
Debtor 1	First Name	Middle Name
	Adam	Luke
Debtor 2 (Spouse, if filing)	First Name	Middle Name
	Brent	
United States Bankruptcy Court for the:	District of	
	NJ	Camden
Case number (if known)	19-13655-JNP	

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J-2

### Schedule J-2: Expenses for Separate Household of Debtor 2

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J. Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Do you and Debtor 1 maintain separate households?

No. Do not complete this form.  
 Yes

##### 2. Do you have dependents?

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents' names.

No

Yes. Fill out this information for each dependent.

Dependent's relationship to Debtor 2

Dependent's age

Does dependent live with you?

No

Yes

No

Yes

No

Yes

No

Yes

No

Yes

##### 3. Do your expenses include expenses of people other than yourself, your dependents, and Debtor 1?

No

Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

Your expenses

4. \$ \_\_\_\_\_  
4a. \$ \_\_\_\_\_  
4b. \$ \_\_\_\_\_  
4c. \$ \_\_\_\_\_  
4d. \$ \_\_\_\_\_

Debtor 1  First Name  Middle Name  Last Name

Case number (if known)

**Your expenses**

5. **Additional mortgage payments for your residence, such as home equity loans**

5.  \$

6. **Utilities:**

6a. Electricity, heat, natural gas

6a.  \$

6b. Water, sewer, garbage collection

6b.  \$

6c. Telephone, cell phone, Internet, satellite, and cable services

6c.  \$

6d. Other. Specify:

6d.  \$

7. **Food and housekeeping supplies**

7.  \$

8. **Childcare and children's education costs**

8.  \$

9. **Clothing, laundry, and dry cleaning**

9.  \$

10. **Personal care products and services**

10.  \$

11. **Medical and dental expenses**

11.  \$

12. **Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

12.  \$

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13.  \$

14. **Charitable contributions and religious donations**

14.  \$

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance

15a.  \$

15b. Health insurance

15b.  \$

15c. Vehicle insurance

15c.  \$

15d. Other insurance. Specify:

15d.  \$

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify:

16.  \$

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1

17a.  \$

17b. Car payments for Vehicle 2

17b.  \$

17c. Other. Specify:

17c.  \$

17d. Other. Specify:

17d.  \$

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**

18.  \$

19. **Other payments you make to support others who do not live with you.**

Specify:

19.  \$

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property

20a.  \$

20b. Real estate taxes

20b.  \$

20c. Property, homeowner's, or renter's insurance

20c.  \$

20d. Maintenance, repair, and upkeep expenses

20d.  \$

20e. Homeowner's association or condominium dues

20e.  \$

Debtor 1  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Case number (if known) \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ \_\_\_\_\_

22. Your monthly expenses. Add lines 5 through 21.

The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.

22. \$ \_\_\_\_\_

23. Line not used on this form.

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	First Name <u>Adam</u>	Middle Name <u>Luke</u>	Last Name <u>Brent</u>
Debtor 2	(Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>NJ</u>	District of <u>Camden</u>	
Case number (If known)	<u>19-13655-CAMDEN</u>		

U.S. BANKRUPTCY COURT  
FILED  
CAMDEN, NJ

2019 MAR 26 A 9:02

JEANNE E. AUGUSTIN

BY:   
Check if this is an  
amended filing  
DEPUTY CLERK

## Official Form 106Dec

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3671.

#### Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_, Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.



Signature of Debtor 1

Date 3/25/2019  
MM / DD / YYYY



Signature of Debtor 2

Date     
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1 (Spouse, if filing) United States Bankruptcy Court for the: Case number (if known)	First Name Middle Name Last Name	First Name Middle Name Last Name	District of Case number (if known)
NJ			
19-13655-JNP			

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

##### 1. What is your current marital status?

Married  
 Not married

##### 2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 Debtor 2:  
lived there

Dates Debtor 2:  
lived there

798 Forsythia Ave  
Number Street

From 10/06  
To PRESENT

Same as Debtor 1

Same as Debtor 1

Vineland NJ 08360  
City State ZIP Code

Number Street

City State ZIP Code

From \_\_\_\_\_

To \_\_\_\_\_

Number Street

From \_\_\_\_\_

From \_\_\_\_\_

To \_\_\_\_\_

To \_\_\_\_\_

City State ZIP Code

City State ZIP Code

Same as Debtor 1

Same as Debtor 1

##### 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2: Explain the Sources of Your Income

Debtor 1

Adam W<sup>t</sup> Brent

First Name

Middle Name

Last Name

Case number (if known)

19-13655-JNP

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$ 16,000	<input type="checkbox"/> Wages, commissions, bonuses, tips	\$ _____
<input type="checkbox"/> Operating a business	_____	<input type="checkbox"/> Operating a business	_____
<input type="checkbox"/> Wages, commissions, bonuses, tips	_____	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business	_____	<input type="checkbox"/> Operating a business	_____
<input type="checkbox"/> Wages, commissions, bonuses, tips	_____	<input type="checkbox"/> Wages, commissions, bonuses, tips	_____
<input type="checkbox"/> Operating a business	_____	<input type="checkbox"/> Operating a business	_____

From January 1 of current year until the date you filed for bankruptcy:

For last calendar year:  
(January 1 to December 31, 2018) 2018

For the calendar year before that:  
(January 1 to December 31, 2017) 2017

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
For last calendar year: (January 1 to December 31, 2018) <u>2018</u>	\$ 130,000.00	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
For the calendar year before that: (January 1 to December 31, 2017) <u>2017</u>	\$ 150,000.00	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____

Debtor 1

Document  
Adam W. BRANT

Case number (if known)

19-13655 - JWP

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."*

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

~~During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?~~

 No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name	Number Street	City	State	ZIP Code	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Car
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Credit card
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Loan repayment
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Suppliers or vendors
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Other _____
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Car
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Credit card
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Loan repayment
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Suppliers or vendors
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Other _____
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Car
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Credit card
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Loan repayment
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Suppliers or vendors
_____	_____	_____	_____	_____	_____	\$ _____	\$ _____	<input type="checkbox"/> Other _____

Debtor 1

Adam Luke Brant

Case number (if known)

19-13655 JNP

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Number Street		\$	\$	
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Number Street		\$	\$	
City State ZIP Code				
Insider's Name		\$	\$	
Number Street				
City State ZIP Code				

Debtor 1

Adam Luk Brent

First Name Middle Name Last Name

Case number (if known)

19-13655 JNP

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____ Case number _____	Court Name _____ _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case title _____ _____ Case number _____	Court Name _____ _____ Number Street _____ _____ City _____ State _____ ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Santander  
Creditor's Name  
75 State Street  
Number Street

Bush MA 0101  
City State ZIP Code

Describe the property	Date	Value of the property
Audi A8L	2/1/19	\$23,000

Explain what happened

Property was repossessed.  
 Property was foreclosed.  
 Property was garnished.  
 Property was attached, seized, or levied.

Creditor's Name  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

Describe the property	Date	Value of the property
_____	_____	\$_____

Explain what happened

Property was repossessed.  
 Property was foreclosed.  
 Property was garnished.  
 Property was attached, seized, or levied.

Debtor 1

*Adam Lek Rona T*

Case number (if known)

*19-13655-JNP*

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor's Name	Describe the action the creditor took	Date action was taken	Amount
Number Street			\$ _____
City State ZIP Code	Last 4 digits of account number: XXXX- _____		

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

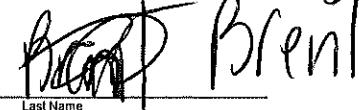
#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$ _____ \$ _____
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$ _____ \$ _____

Debtor 1

Adam Luke  Brent

Case number (if known) 19-B655-JNP

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No

Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities  
that total more than \$600

Describe what you contributed

Date you  
contributed

Value

Charity's Name  
\_\_\_\_\_  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
City State ZIP Code  
\_\_\_\_\_

Describe what you contributed	
-------------------------------	--

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

#### Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and  
how the loss occurred

Describe any insurance coverage for the loss

Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Date of your  
loss

Value of property  
lost

\_\_\_\_\_ \$ \_\_\_\_\_

#### Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Description and value of any property transferred

Date payment or  
transfer was  
made

Amount of payment

Person Who Was Paid  
\_\_\_\_\_  
\_\_\_\_\_  
Number Street  
\_\_\_\_\_  
\_\_\_\_\_  
City State ZIP Code  
\_\_\_\_\_  
Email or website address  
\_\_\_\_\_  
Person Who Made the Payment, if Not You  
\_\_\_\_\_

Description and value of any property transferred	
---	--

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Debtor 1

Adam Luke Brent

First Name Middle Name Last Name

Case number (if known)

19-13655-JNP

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$ _____
Number Street			\$ _____
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid			\$ _____
Number Street			\$ _____
City State ZIP Code			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).  
Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

Person Who Received Transfer	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Number Street			
City State ZIP Code			
Person's relationship to you			
Person Who Received Transfer			
Number Street			
City State ZIP Code			
Person's relationship to you			

Debtor 1

*Adam White Brown*

First Name Middle Name Last Name

Case number (if known)

*19-13655-JNP*

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset protection devices.)

No  
 Yes. Fill in the details.

Description and value of the property transferred

Date transfer was made

Name of trust

\_\_\_\_\_

**Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No  
 Yes. Fill in the details.

Last 4 digits of account number

Type of account or instrument

Date account was closed, sold, moved, or transferred

Last balance before closing or transfer

Name of Financial Institution

XXXX-\_\_\_\_\_

Checking

\_\_\_\_\_

\$\_\_\_\_\_

Number Street

Savings

City State ZIP Code

Money market

Name of Financial Institution

XXXX-\_\_\_\_\_

Brokerage

\_\_\_\_\_

\$\_\_\_\_\_

Number Street

Other

City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No  
 Yes. Fill in the details.

Who else had access to it?

Describe the contents

Do you still have it?

Name of Financial Institution

Name

No

Number Street

Number Street

Yes

City State ZIP Code

*Adam WKE BRENT*

Debtor 1

First Name Middle Name Last Name

Case number (if known) 19-13655-JNP

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No  
 Yes. Fill in the details.

Who else has or had access to it?

Describe the contents

Do you still have it?

Name of Storage Facility

Name

No  
 Yes

Number Street

Number Street

City State ZIP Code

City State ZIP Code

#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No  
 Yes. Fill in the details.

Where is the property?

Describe the property

Value

Owner's Name

Number Street

\$ \_\_\_\_\_

Number Street

Number Street

City State ZIP Code

City State ZIP Code

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No  
 Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

\_\_\_\_\_

Number Street

Number Street

City State ZIP Code

City State ZIP Code

Debtor 1

Adam Wile BRENT

Case number (if known)

19-13655-JNP

25. Have you notified any governmental unit of any release of hazardous material?

No  
 Yes. Fill in the details.

Governmental unit

Environmental law, if you know it

Date of notice

Name of site

Governmental unit

Number Street

Number Street

City State ZIP Code

City State ZIP Code

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No  
 Yes. Fill in the details.

Court or agency

Nature of the case

Status of the case

Case title

Court Name

Pending  
 On appeal  
 Concluded

Number Street

Case number

City State ZIP Code

**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)  
 A partner in a partnership  
 An officer, director, or managing executive of a corporation  
 An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

The Brent Law Firm

Describe the nature of the business

Employer identification number

Do not include Social Security number or ITIN.

Business Name

120 N. 8th Street

Law Firm

EIN: 10 -

Used

Number Street

Name of accountant or bookkeeper

Dates business existed

City

State

ZIP Code

State

ZIP Code

Describe the nature of the business

Employer identification number

Do not include Social Security number or ITIN.

Business Name

Number Street

Name of accountant or bookkeeper

EIN: 10 -

City

State

ZIP Code

Dates business existed

From    To

Debtor 1

*Adam WRP Brent*

Case number (if known)

*19-13655-JNP*

Business Name	Describe the nature of the business		
Number Street	Name of accountant or bookkeeper		
City	State	ZIP Code	

Employer Identification number  
Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From \_\_\_\_\_ To \_\_\_\_\_

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

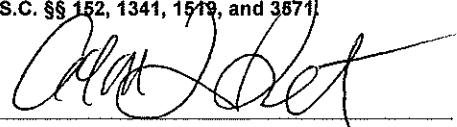
Yes. Fill in the details below.

Date issued

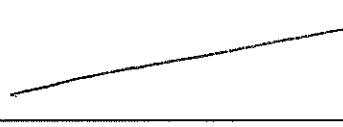
Name	MM / DD / YYYY	
Number Street		
City	State	ZIP Code

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3671

*X*   
Signature of Debtor 1

Date *3/24/19*

*X*   
Signature of Debtor 2

Date \_\_\_\_\_

Did you attach additional pages to Your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of person \_\_\_\_\_ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	First Name <u>Adam</u>	Middle Name <u>Luk</u>	Last Name <u>Brent</u>
Debtor 2	(Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>NJ</u>		District of <u>Carteret</u>	
Case number (If known) <u>19-13655-JNP</u>			

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1

**Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income**

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).

3. Alimony and maintenance payments. Do not include payments from a spouse.

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.

5. Net income from operating a business, profession, or farm

Gross receipts (before all deductions) \$200 \$

Ordinary and necessary operating expenses -\$ -\$

Net monthly income from a business, profession, or farm \$ \$

Column A	Column B
Debtor 1	Debtor 2 or non-filing spouse
<u>600</u>	<u></u>
<u>\$</u>	<u></u>
<u> </u>	<u></u>
<u> </u>	<u></u>

\$ \$

\$ \$

\$ \$

6. Net income from rental and other real property

Gross receipts (before all deductions) \$ \$

Ordinary and necessary operating expenses -\$ -\$

Net monthly income from rental or other real property \$ \$

**Copy here →** 4800 \$

\$

**Copy here →**   \$

\$

Debtor 1

Adam Luke

Brent

Case number (if known)

19-13655-JNP

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
7. Interest, dividends, and royalties	\$ <u>  </u>	\$ <u>  </u>
8. Unemployment compensation	\$ <u>  </u>	\$ <u>  </u>
Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: <u>  </u>		
For you.....	\$ <u>  </u>	
For your spouse.....	\$ <u>  </u>	
9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act.	\$ <u>  </u>	\$ <u>  </u>
10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.	\$ <u>  </u>	\$ <u>  </u>
	\$ <u>  </u>	\$ <u>  </u>
	\$ <u>  </u>	\$ <u>  </u>
Total amounts from separate pages, if any.	+ \$ <u>  </u>	+ \$ <u>  </u>
11. Calculate your total average monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ <u>4800</u>	+ \$ <u>  </u> = \$ <u>4800</u>
		Total average monthly income
<b>Part 2: Determine How to Measure Your Deductions from Income</b>		
12. Copy your total average monthly income from line 11.	\$ <u>4800</u>	
13. Calculate the marital adjustment. Check one:		
<input checked="" type="checkbox"/> You are not married. Fill in 0 below.		
<input type="checkbox"/> You are married and your spouse is filing with you. Fill in 0 below.		
<input type="checkbox"/> You are married and your spouse is not filing with you.		
Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.		
Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.		
If this adjustment does not apply, enter 0 below.		
	\$ <u>  </u>	
	\$ <u>  </u>	
	+ \$ <u>  </u>	
Total.....	\$ <u>  </u>	Copy here ➔ <u>  </u>
14. Your current monthly income. Subtract the total in line 13 from line 12.	\$ <u>4800</u>	
15. Calculate your current monthly income for the year. Follow these steps:		
15a. Copy line 14 here ➔ .....	\$ <u>4800</u>	
Multiply line 15a by 12 (the number of months in a year).		
	x 12	
15b. The result is your current monthly income for the year for this part of the form.	\$ <u>57600</u>	

Debtor 1

Adam Wtf Brant

First Name Middle Name

Last Name

Case number (if known)

19-13655-JNP

## 16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live.

NJ

16b. Fill in the number of people in your household.

1

16c. Fill in the median family income for your state and size of household.

\$ 60,000

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

## 17. How do the lines compare?

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3.* Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Your Disposable Income* (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.

## Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11.

\$ 6000

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. ....

- \$

\$ 6000

19b. Subtract line 19a from line 18.

## 20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b. ....

\$ 6000

Multiply by 12 (the number of months in a year).

x 12

\$ 72,000

20b. The result is your current monthly income for the year for this part of the form.

20c. Copy the median family income for your state and size of household from line 16c. ....

\$ 52,000

## 21. How do the lines compare?

 Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years.* Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years.* Go to Part 4.

## Part 4: Sign Below

By signing here, under penalty of perjury, I declare that the information on this statement and in any attachments is true and correct.

X Adam Wtf Brant

Signature of Debtor 1

X

Signature of Debtor 2

3/25/2019  
MM / DD / YYYYDate \_\_\_\_\_  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Fill in this information to identify your case:

Debtor 1	First Name	Adam	Middle Name	Wife	Last Name	Brent
Debtor 2 (Spouse, if filing)	First Name		Middle Name		Last Name	
United States Bankruptcy Court for the:	NJ	District of	CUMMING			
Case number (If known)	19-13655-JNP					

Check if this is an amended filing

## Official Form 122C-2

### Chapter 13 Calculation of Your Disposable Income

04/16

To fill out this form, you will need your completed copy of *Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period* (Official Form 122C-1).

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Deductions from Your Income

The Internal Revenue Service (IRS) issues National and Local Standards for certain expense amounts. Use these amounts to answer the questions in lines 6-15. To find the IRS standards, go online using the link specified in the separate instructions for this form. This information may also be available at the bankruptcy clerk's office.

Deduct the expense amounts set out in lines 6-15 regardless of your actual expense. In later parts of the form, you will use some of your actual expenses if they are higher than the standards. Do not include any operating expenses that you subtracted from income in lines 5 and 6 of Form 122C-1, and do not deduct any amounts that you subtracted from your spouse's income in line 13 of Form 122C-1.

If your expenses differ from month to month, enter the average expense.

Note: Line numbers 1-4 are not used in this form. These numbers apply to information required by a similar form used in chapter 7 cases.

5. The number of people used in determining your deductions from income

Fill in the number of people who could be claimed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support. This number may be different from the number of people in your household.



National Standards

You must use the IRS National Standards to answer the questions in lines 6-7.

6. Food, clothing, and other items: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for food, clothing, and other items.

\$ 

7. Out-of-pocket health care allowance: Using the number of people you entered in line 5 and the IRS National Standards, fill in the dollar amount for out-of-pocket health care. The number of people is split into two categories—people who are under 65 and people who are 65 or older—because older people have a higher IRS allowance for health care costs. If your actual expenses are higher than this IRS amount, you may deduct the additional amount on line 22.

Debtor 1

Adam Luke Brent

First Name

Middle Name

Last Name

Case number (if known)

19-13655

JNP

## People who are under 65 years of age

7a. Out-of-pocket health care allowance per person \$ \_\_\_\_\_

7b. Number of people who are under 65 X \_\_\_\_\_

7c. Subtotal. Multiply line 7a by line 7b.

\$ \_\_\_\_\_

Copy here →

\$ 0

## People who are 65 years of age or older

7d. Out-of-pocket health care allowance per person \$ \_\_\_\_\_

7e. Number of people who are 65 or older X \_\_\_\_\_

\$ \_\_\_\_\_

Copy here →

+ \$ 0

7f. Subtotal. Multiply line 7d by line 7e.

\$ \_\_\_\_\_

Copy here →

\$ \_\_\_\_\_

7g. Total. Add lines 7c and 7f. \_\_\_\_\_

**Local Standards** You must use the IRS Local Standards to answer the questions in lines 8-15.

Based on information from the IRS, the U.S. Trustee Program has divided the IRS Local Standard for housing for bankruptcy purposes into two parts:

- Housing and utilities – Insurance and operating expenses
- Housing and utilities – Mortgage or rent expenses

To answer the questions in lines 8-9, use the U.S. Trustee Program chart. To find the chart, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

8. **Housing and utilities – Insurance and operating expenses:** Using the number of people you entered in line 5, fill in the dollar amount listed for your county for insurance and operating expenses.

\$ 0

9. **Housing and utilities – Mortgage or rent expenses:**

9a. Using the number of people you entered in line 5, fill in the dollar amount listed for your county for mortgage or rent expenses.

\$ 0

9b. Total average monthly payment for all mortgages and other debts secured by your home.

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Next divide by 60.

Name of the creditor

Average monthly payment

\_\_\_\_\_  
\_\_\_\_\_

\$ \_\_\_\_\_  
\$ \_\_\_\_\_  
+ \$ 0  
\$ \_\_\_\_\_

Copy here →

- \$ \_\_\_\_\_

Repeat this amount on line 33a.

9b. Total average monthly payment

9c. Net mortgage or rent expense.

Subtract line 9b (total average monthly payment) from line 9a (mortgage or rent expense). If this number is less than \$0, enter \$0.

\$ \_\_\_\_\_

Copy here →

\$ 0

10. If you claim that the U.S. Trustee Program's division of the IRS Local Standard for housing is incorrect and affects the calculation of your monthly expenses, fill in any additional amount you claim.

\$ 0

Explain why:  
\_\_\_\_\_

Debtor 1

Pam Luke Brant

First Name Middle Name

Last Name

Case number (if known)

19-13655-JNP

## 11. Local transportation expenses: Check the number of vehicles for which you claim an ownership or operating expense.

0. Go to line 14.

1. Go to line 12.

2 or more. Go to line 12.

12. Vehicle operation expense: Using the IRS Local Standards and the number of vehicles for which you claim the operating expenses, fill in the *Operating Costs* that apply for your Census region or metropolitan statistical area.\$ 244.

## 13. Vehicle ownership or lease expense: Using the IRS Local Standards, calculate the net ownership or lease expense for each vehicle below. You may not claim the expense if you do not make any loan or lease payments on the vehicle. In addition, you may not claim the expense for more than two vehicles.

Vehicle 1

Describe Vehicle 1: A8L13a. Ownership or leasing costs using IRS Local Standard ..... \$ 508

13b. Average monthly payment for all debts secured by Vehicle 1.

Do not include costs for leased vehicles.

To calculate the average monthly payment here and on line 13e, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Name of each creditor for Vehicle 1

Santander

Average monthly payment

\$ 770 00

Total average monthly payment

+ \$ 770 00

Copy here ➔

- \$ 770 00

Repeat this amount on line 33b.

13c. Net Vehicle 1 ownership or lease expense

Subtract line 13b from line 13a. If this number is less than \$0, enter \$0. ....

\$ -262 00

Copy net Vehicle 1 expense here ➔

\$ -262 00

Vehicle 2

Describe Vehicle 2: NA13d. Ownership or leasing costs using IRS Local Standard ..... \$       

13e. Average monthly payment for all debts secured by Vehicle 2.

Do not include costs for leased vehicles.

Name of each creditor for Vehicle 2

NA

Average monthly payment

\$       

Total average monthly payment

+ \$       

Copy here ➔

- \$       

Repeat this amount on line 33c.

13f. Net Vehicle 2 ownership or lease expense

Subtract line 13e from 13d. If this number is less than \$0, enter \$0. ....

\$       

Copy net Vehicle 2 expense here ➔

\$       \$ 21714. Public transportation expense: If you claimed 0 vehicles in line 11, using the IRS Local Standards, fill in the *Public Transportation* expense allowance regardless of whether you use public transportation.15. Additional public transportation expense: If you claimed 1 or more vehicles in line 11 and if you claim that you may also deduct a public transportation expense, you may fill in what you believe is the appropriate expense, but you may not claim more than the IRS Local Standard for *Public Transportation*.\$

Debtor 1

Alum UFC Brat

First Name Middle Name Last Name

Case number (if known)

19-13655-JNP

**Other Necessary Expenses** In addition to the expense deductions listed above, you are allowed your monthly expenses for the following IRS categories.

**16. Taxes:** The total monthly amount that you actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.

Do not include real estate, sales, or use taxes.

\$   

**17. Involuntary deductions:** The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.

\$   

Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.

**18. Life Insurance:** The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance.

Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.

\$   

**19. Court-ordered payments:** The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.

\$ 2600

Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.

\$   

**20. Education:** The total monthly amount that you pay for education that is either required:

- as a condition for your job, or
- for your physically or mentally challenged dependent child if no public education is available for similar services.

\$   

**21. Childcare:** The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool.

Do not include payments for any elementary or secondary school education.

\$   

**22. Additional health care expenses, excluding insurance costs:** The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.

\$   

Payments for health insurance or health savings accounts should be listed only in line 25.

**23. Optional telephones and telephone services:** The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer.

+ \$ 710

Do not include payments for basic home telephone, internet or cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Form 122C-1, or any amount you previously deducted.

\$ 2710

**24. Add all of the expenses allowed under the IRS expense allowances.**

Add lines 6 through 23.

**Additional Expense Deductions**

These are additional deductions allowed by the Means Test.

*Note:* Do not include any expense allowances listed in lines 6-24.

**25. Health insurance, disability insurance, and health savings account expenses.** The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, or your dependents.

Health insurance

\$   

Disability insurance

\$   

Health savings account

+ \$   

Total

\$   

Copy total here ➔

\$   

Do you actually spend this total amount?

No. How much do you actually spend?

\$   

Yes

\$   

**26. Continuing contributions to the care of household or family members.** The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b).

\$   

**27. Protection against family violence.** The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.

\$   

By law, the court must keep the nature of these expenses confidential.

\$

Adam WKT Brot

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

19-13655-JNP

28. **Additional home energy costs.** Your home energy costs are included in your insurance and operating expenses on line 8.

If you believe that you have home energy costs that are more than the home energy costs included in expenses on line 8, then fill in the excess amount of home energy costs. \$       

You must give your case trustee documentation of your actual expenses, and you must show that the additional amount claimed is reasonable and necessary.

29. **Education expenses for dependent children who are younger than 18.** The monthly expenses (not more than \$160.42\* per child) that you pay for your dependent children who are younger than 18 years old to attend a private or public elementary or secondary school. \$       

You must give your case trustee documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in lines 6-23.

\* Subject to adjustment on 4/01/19, and every 3 years after that for cases begun on or after the date of adjustment.

30. **Additional food and clothing expense.** The monthly amount by which your actual food and clothing expenses are higher than the combined food and clothing allowances in the IRS National Standards. That amount cannot be more than 5% of the food and clothing allowances in the IRS National Standards. \$       

To find a chart showing the maximum additional allowance, go online using the link specified in the separate instructions for this form. This chart may also be available at the bankruptcy clerk's office.

You must show that the additional amount claimed is reasonable and necessary.

31. **Continuing charitable contributions.** The amount that you will continue to contribute in the form of cash or financial instruments to a religious or charitable organization. 11 U.S.C. § 548(d)(3) and (4). + \$       

Do not include any amount more than 15% of your gross monthly income.

32. **Add all of the additional expense deductions.**

Add lines 25 through 31.

\$       

**Deductions for Debt Payment**33. **For debts that are secured by an interest in property that you own, including home mortgages, vehicle loans, and other secured debt, fill in lines 33a through 33e.**

To calculate the total average monthly payment, add all amounts that are contractually due to each secured creditor in the 60 months after you file for bankruptcy. Then divide by 60.

Average monthly payment

**Mortgages on your home**

33a. Copy line 9b here. → \$ 2050<sup>42</sup>

**Loans on your first two vehicles**

33b. Copy line 13b here. → \$ 770<sup>44</sup>

33c. Copy line 13e here. → \$       

## 33d. List other secured debts:

Name of each creditor for other secured debt

Identify property that secures the debt

Does payment include taxes or insurance?

No

\$ 770<sup>44</sup>

Yes

\$ 2050<sup>42</sup>

No

+ \$

Yes

\$ 2775<sup>44</sup> Copy total here →

33e. Total average monthly payment. Add lines 33a through 33d.

\$ 2775<sup>44</sup>

Adam Lyle Bent

19-13655 JNP

Debtor 1

First Name

Middle Name

Last Name

Case number (if known)

## 34. Are any debts that you listed in line 33 secured by your primary residence, a vehicle, or other property necessary for your support or the support of your dependents?

 No. Go to line 35. Yes. State any amount that you must pay to a creditor, in addition to the payments listed in line 33, to keep possession of your property (called the *cure amount*). Next, divide by 60 and fill in the information below.

Name of the creditor	Identify property that secures the debt	Total cure amount	Monthly cure amount
		\$ _____	+ 60 = \$ _____
		\$ _____	+ 60 = \$ _____
		\$ _____	+ 60 = + \$ _____
		Total	<input type="text"/> \$ _____ <span style="border: 1px solid black; padding: 2px;">Copy total here ➔</span> \$ _____

## 35. Do you owe any priority claims—such as a priority tax, child support, or alimony—that are past due as of the filing date of your bankruptcy case? 11 U.S.C. § 507.

 No. Go to line 36. Yes. Fill in the total amount of all of these priority claims. Do not include current or ongoing priority claims, such as those you listed in line 19.

Total amount of all past-due priority claims. ..... \$ \_\_\_\_\_ + 60 \$ \_\_\_\_\_

## 36. Projected monthly Chapter 13 plan payment

\$ \_\_\_\_\_

Current multiplier for your district as stated on the list issued by the Administrative Office of the United States Courts (for districts in Alabama and North Carolina) or by the Executive Office for United States Trustees (for all other districts).

To find a list of district multipliers that includes your district, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

Average monthly administrative expense

X \_\_\_\_\_

 \$ 400 <sup>W</sup>

Copy total here ➔

\$ 400 <sup>W</sup>

## 37. Add all of the deductions for debt payment. Add lines 33e through 36.

 \$ 400 <sup>W</sup>

## Total Deductions from Income

## 38. Add all of the allowed deductions.

Copy line 24, All of the expenses allowed under IRS expense allowances ..... \$ 2710 <sup>W</sup>Copy line 32, All of the additional expense deductions ..... \$   Copy line 37, All of the deductions for debt payment ..... + \$ 400 <sup>W</sup>Total deductions ..... \$ 3110 <sup>W</sup>

Copy total here ➔

\$ 3110 <sup>W</sup>

Debtor 1

Adam W K Brant

First Name Middle Name

Last Name

Case number (if known)

19-13655-JNP

## Part 2:

## Determine Your Disposable Income Under 11 U.S.C. § 1325(b)(2)

39. Copy your total current monthly income from line 14 of Form 122C-1, Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period. \$ 4800.00

40. Fill in any reasonably necessary income you receive for support for dependent children. The monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I of Form 122C-1, that you received in accordance with applicable nonbankruptcy law to the extent reasonably necessary to be expended for such child. \$ 0

41. Fill in all qualified retirement deductions. The monthly total of all amounts that your employer withheld from wages as contributions for qualified retirement plans, as specified in 11 U.S.C. § 541(b)(7) plus all required repayments of loans from retirement plans, as specified in 11 U.S.C. § 362(b)(19). \$ 0

42. Total of all deductions allowed under 11 U.S.C. § 707(b)(2)(A). Copy line 38 here \$ 0

43. Deduction for special circumstances. If special circumstances justify additional expenses and you have no reasonable alternative, describe the special circumstances and their expenses. You must give your case trustee a detailed explanation of the special circumstances and documentation for the expenses.

Describe the special circumstances	Amount of expense
_____	\$ _____
_____	\$ _____
_____	+ \$ _____
Total	\$ _____
	Copy here → + \$ _____

44. Total adjustments. Add lines 40 through 43. \$ 0

45. Calculate your monthly disposable income under § 1325(b)(2). Subtract line 44 from line 39. \$ 4800.00

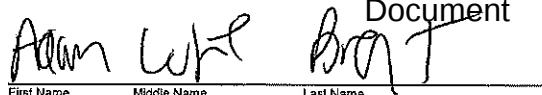
## Part 3: Change in Income or Expenses

46. Change in income or expenses. If the income in Form 122C-1 or the expenses you reported in this form have changed or are virtually certain to change after the date you filed your bankruptcy petition and during the time your case will be open, fill in the information below. For example, if the wages reported increased after you filed your petition, check 122C-1 in the first column, enter line 2 in the second column, explain why the wages increased, fill in when the increase occurred, and fill in the amount of the increase.

Form	Line	Reason for change	Date of change	Increase or decrease?	Amount of change
<input type="checkbox"/> 122C-1	122C-2	_____	_____	<input type="checkbox"/> Increase <input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1	122C-2	_____	_____	<input type="checkbox"/> Increase <input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1	122C-2	_____	_____	<input type="checkbox"/> Increase <input type="checkbox"/> Decrease	\$ _____
<input type="checkbox"/> 122C-1	122C-2	_____	_____	<input type="checkbox"/> Increase <input type="checkbox"/> Decrease	\$ _____

N/A

Debtor 1



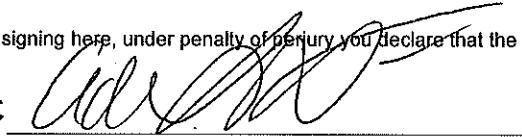
First Name

Middle Name

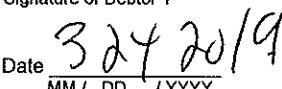
Last Name

Case number (if known) 19-13655 JNP**Part 4:****Sign Below**

By signing here, under penalty of perjury, you declare that the information on this statement and in any attachments is true and correct.



Signature of Debtor 1

  
3242019

Date

MM / DD / YYYY



Signature of Debtor 2

Date

MM / DD / YYYY